

CENTERS FOR MEDICARE & MEDICAID SERVICES
OFFICE OF MINORITY HEALTH



Enrolling Minority Communities in the Marketplace

Choosing a Health Plan

Message from CMS OMH

The Health Insurance Marketplace is now open, and open enrollment ends March 31, 2014. The Marketplace makes buying health coverage easier and more affordable.

There are five categories of Marketplace insurance plans: Bronze, Silver, Gold, Platinum, and Catastrophic. The categories help you choose a plan that is right for you, and all Marketplace insurance plans offer the same set of essential health benefits. The categories **don't** reflect the quality or amount of care the plans provide.

The Marketplace category you choose affects how much your [premium](#) costs each month and what portion of the bill you pay for things like hospital visits or prescriptions. It also affects your total out-of-pocket cost—your expenses for medical care that are not reimbursed by insurance. These include deductibles, coinsurance, and copayments for covered services, plus all costs for services that aren't covered.

When choosing a health plan, get information that can help you select the plan that is right for you and your family. To learn how you can start getting coverage that meets your needs, please visit HealthCare.gov.

Did you know?

- Marketplace insurance plans are put into five categories based on how each plan splits the cost of health care. For each category, you can expect to pay a share of the cost, and the rest is covered by the plan. Here are the differences in average payment for out-of-pocket costs:
 - a. **Bronze:** Your plan pays 60%. You pay 40%.
 - b. **Silver:** Your plan pays 70%. You pay 30%.
 - c. **Gold:** Your plan pays 80%. You pay 20%.
 - d. **Platinum:** Your plan pays 90%. You pay 10%.
 - e. **Catastrophic:** These plans have very high deductibles and essentially provide protection from worst-case scenarios, like a serious accident or an extended illness. These are available to people under 30 years old, and people who have [hardship exemptions](#) from the fee that most people without health coverage must pay.

Premiums are usually higher for plans that pay more of your out-of-pocket medical costs. For example, the Platinum plans cover more out-of-pocket costs compared to the Bronze plans, but the premiums for the Platinum plans are usually higher than those for Bronze plans.

- The maximum out-of-pocket costs for any Marketplace plan for 2014 are \$6,350 for an individual plan and \$12,700 for a family plan.

If you can't afford health insurance, you may be able to [get lower costs on your monthly premium](#). You may [qualify for lower out-of-pocket costs](#) for copayments, coinsurance, and deductibles. Other options like [Medicaid](#) or the [Childrens-Health-Insurance-Program-\(CHIP\)](#) may be available to you.

What to consider when choosing your plan

- Think about the health care needs of your household when choosing a Marketplace insurance plan. It will help you to consider the following questions:
 - What will my annual deductible be?
 - Will I have a copay to see a primary care doctor?
 - How much will I have to pay for a prescription (Rx)?
 - What will my monthly premium be?
 - Is my current doctor in the plan's network?
- You should familiarize yourself with the following terms: deductible, copayment, coinsurance, premium, and network. For help with these terms, visit the [Glossary](#) at [HealthCare.gov](#).

We're here to help

If you have a question about the Health Insurance Marketplace, call **1-800-318-2596**, 24 hours a day, 7 days a week. Help is **available in 150 languages**. TTY users should call 1-855-889-4325.

Online chat is also available 24/7 by visiting [HealthCare.gov](#). Look for the "Connect With Us" box on the lower right hand corner of the page. Select "Questions?" and then select "Start Live Chat." You can also chat in Spanish by visiting [CuidadoDeSalud.gov](#). You'll be connected to a customer service representative who can answer your questions.

Navigators and other in-person help: Visit [localhelp.healthcare.gov](#) to find help in your area.

To contact the CMS Office of Minority Health, please e-mail omh@cms.hhs.gov.